

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI  
GREENVILLE DIVISION**

**UNITED STATES OF AMERICA**

**PLAINTIFF**

**v.**

**CIVIL ACTION NO. 4:23cv53-MPM-JMV**

**KENDERICK SPEARMAN**

**DEFENDANT**

**CONSENT JUDGMENT**

This consent judgment is entered into between the United States of America, acting through the United States Department of Justice and on behalf of the United States Small Business Administration ("SBA") (collectively the "United States"), and Defendant Kenderick Spearman. Based on the certified financial information provided by Defendant, and in recognition of his cooperation with the United States' investigation, the parties stipulate and consent to the entry of judgment in favor of the United States of America against Defendant Kenderick Spearman in the sum of \$47,403.61, which specifically includes \$42,001.61 for the Payroll Protection Program loan; \$5,000.00 for bank processing fees; and \$402.00 for the court filing fee. Post judgment interest shall accrue at the legal rate pursuant to 28 U.S.C. § 1961(a) and shall be computed daily and compounded annually until paid in full, but without costs to either party. Defendant Kenderick Spearman agrees that the sum owed, \$47,001.61, plus interest, is due and payable in full immediately. Defendant also agrees to pay a separate \$402.00 filing fee pursuant to 28 U.S.C. § 2412(a)(2).

Provided, however, execution shall not issue upon this judgment as long as Defendant Kenderick Spearman pays to the Department of Justice, through the United States Attorney, 900 Jefferson Avenue, Oxford, Mississippi 38655, an agreed upon minimum monthly payment each and every month until this judgment is satisfied. The amount of this payment shall be subject to review and modification not less than annually.

This debt shall also be included in the Treasury Offset Program so that any federal monies owed to Defendant Kenderick Spearman will be credited to his outstanding debt.

This case is CLOSED.

IT IS SO ORDERED this the 21<sup>st</sup> day of March, 2023.

  
UNITED STATES DISTRICT JUDGE

PREPARED BY AND AGREED TO:

  
Clay Joyner  
United States Attorney

  
John E. Gough, Jr. (MSB #10351)  
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*Attorney for Plaintiff United States of America*

AGREED TO:

  
Kenderick Spearman – *Pro se* defendant